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TO

NAME: Examiner Beth Van Doren

FIRM: U.S. Patent & Trademark Office

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FROM

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MESSAGE Attached please find the following regarding **U.S. Patent Application No. 10/022,438:**

1. Information Disclosure Statement and Form PTO/SB/08B (2 pages);
2. Certificate of Transmission (1 page); and
3. Fax Cover Sheet (1 page).

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DATE: October 31, 2007

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CLIENT/MATTER NO.: 52493.000230

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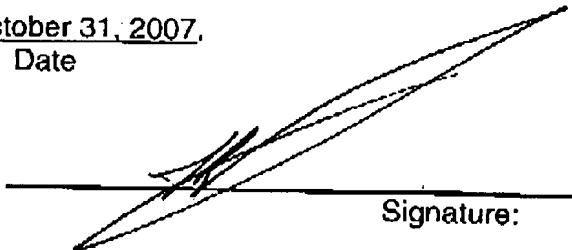
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Attorney Docket No. 52493.000230
Application Serial No: 10/022,438

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OCT 31 2007

PATENT: 10/022,438
ATTORNEY DOCKET: 52493.000230IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/022,438 Confirmation No.: 5099
Applicant : Allison Stoltz
Filed : December 20, 2001
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT
TC/Art Unit : 3623
Examiner: : Beth Van Doren

Docket No. : 52493.000230
Customer No. : 21967

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97, and 1.98, Applicant respectfully requests consideration of the reference listed on the attached Form PTO/SB/08B. Applicant respectfully requests that the Examiner consider the references cited on the Form PTO/SB/08B and that the Examiner indicate that the reference has been considered in this application by returning a copy of the Form PTO/SB/08B with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action and further to the filing of an RCE. Accordingly, no fees are believed due. However, if any fees are incurred upon the filing of this Information Disclosure Statement, the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
HUNTON & WILLIAMS LLP

Dated: 10/31/07By: 

James R. Miner
Registration No. 40,444

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